# Case 18-08982 Doc 1 Filed 03/28/18 Entered 03/28/18 11:41:24 Desc Main Document Page 1 of 60

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	Part 1: Identify Yourself				
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name				
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Michael First name  Middle name  Maiorano  Last name and Suffix (Sr., Jr., II, III)		Lee First name  A Middle name  Fullilove-Maiorano  Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have				
	used in the last 8 years Include your married or maiden names.			Lee Ann Fullilove Lee Ann Fullilove-Mairano	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4193		xxx-xx-4647	

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Debtor 1 Michael Maiorano
Debtor 2 Lee A Fullilove-Maiorano

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	■ I have not used any business name or EINs.  Business name(s)  EINs	
5.	Where you live	2614 Big Bluestem Road	If Debtor 2 lives at a different address:	
		Morris, IL 60450 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code	
		Grundy County	0	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill in here. Note that the court will send any notices to this mailing address.	
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code	
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	

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Case 18-08982 Desc Main Page 3 of 60 Document Debtor 1 Michael Maiorano Debtor 2 Lee A Fullilove-Maiorano Case number (if known) Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. Northern District of Indiana, Hammond 6/29/15 15-22048 District When Case number Division When District Case number District When Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When Case number, if known District Relationship to you Debtor When District Case number, if known

Has your landlord obtained an eviction judgment against you?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

Go to line 12.

No. Go to line 12.

bankruptcy petition.

■ No.

Yes.

11. Do you rent your

residence?

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	otor 1 Michael Maiorano otor 2 Lee A Fullilove-Ma		Case number (if known)	
Part	Report About Any Bu	sinesses	You Own as a Sole Proprietor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.	
		☐ Yes.	Name and location of business	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Code	
	it to this petition.		Check the appropriate box to describe your business:	
			☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))	
			Commodity Broker (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	
13.	3. Are you filing under Chapter 11, the court must know whether you are a small business debtor so that it can set approprious formal deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the process debtor?			of
	For a definition of small	■ No.	I am not filing under Chapter 11.	
	business debtor, see 11 J.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankrupto Code.	су
		☐ Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Co	de.
Part	t 4: Report if You Own or	Have Any	Hazardous Property or Any Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.		
	property that poses or is alleged to pose a threat	☐ Yes.		
	of imminent and	<b>—</b> 100.	What is the hazard?	
	identifiable hazard to public health or safety?			
	Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?  Number, Street, City, State & Zip Code	
			, 2, 2, 3, 3	

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Debtor 1 Michael Maiorano
Debtor 2 Lee A Fullilove-Maiorano

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

# ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

# ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-08982 Doc 1 Filed 03/28/18 Entered 03/28/18 11:41:24 Desc Main Document Page 6 of 60

	tor 2 Lee A Fullilove-Ma	aiorano			Case number	(if known)		
Par	6: Answer These Quest	ions for R	Reporting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily c individual primarily for a per-			ned in 11 U.S.C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you	owe that are not consu	mer debts or business	s debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapte	r 7. Go to line 18.				
Do you estimate that after any exempt property is excluded and		■ Yes.	I am filing under Chapter 7. are paid that funds will be a			erty is excluded and administrative expenses		
	administrative expenses are paid that funds will		■ No					
	be available for distribution to unsecured creditors?		Yes					
18.	How many Creditors do you estimate that you owe?	<b>1</b> -49		<b>1</b> ,000-5,000	)	<b>1</b> 25,001-50,000		
		□ 50-99	)	☐ 5001-10,000		<b>50,001-100,000</b>		
		☐ 100-1 ☐ 200-9		☐ 10,001-25,0	000	☐ More than100,000		
19.	How much do you	<b>\$</b> 0 - \$	\$50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	□ \$50,001 - \$100,000		□ \$10,000,00°		□ \$1,000,000,001 - \$10 billion		
			,001 - \$500,000 ,001 - \$1 million		1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$	\$50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,00°	1 - \$50 million 1 - \$100 million	□ \$1,000,000,001 - \$10 billion		
			,001 - \$500,000 ,001 - \$1 million		1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
<b>D</b>	O'm Dalam	<b>—</b> \$300		· · · · · · · · · · · · · · · · · · ·		, ,		
Par				-1	and the Sections	attantia di Salamana di Sa		
For	you	I have ex	kamined this petition, and I de	clare under penalty of p	perjury that the inform	ation provided is true and correct.		
		If I have United S	chosen to file under Chapter States Code. I understand the	7, I am aware that I ma relief available under e	y proceed, if eligible, ach chapter, and I cho	under Chapter 7, 11,12, or 13 of title 11, cose to proceed under Chapter 7.		
			orney represents me and I did nt, I have obtained and read th			an attorney to help me fill out this		
		I reques	t relief in accordance with the	chapter of title 11, Unit	ed States Code, spec	ified in this petition.		
		bankrup and 357	tcy case can result in fines up 1.		onment for up to 20 ye	r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		-	hael Maiorano el Maiorano		/s/ Lee A Fullilov Lee A Fullilove-M			
			e of Debtor 1		Signature of Debtor			
		Execute	d on March 28, 2018 MM / DD / YYYY			ch 28, 2018		

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	Michael Maiorano		
Debtor 2	Lee A Fullilove-Maiorano	Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Charles L. Schmidt	Date	March 28, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Charles L. Schmidt		
Printed name		
Law Office of Charles L Schmidt		
Firm name		
117 W Washington Street Morris, IL 60450		
Number, Street, City, State & ZIP Code		
Contact phone <b>815-942-0701</b>	Email address	cschmidt60450@gmail.com
6207698 IL		
Bar number & State		

		1700.11111		
Fill in this infor	mation to identify your	case:		
Debtor 1	Michael Maiorand	)		
	First Name	Middle Name	Last Name	
Debtor 2	Lee A Fullilove-M	laiorano		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(if known)				Check if this is an
				amended filing

# Official Form 106Sum

# **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,857.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	5,857.00
Pai	t 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	11,778.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	74,676.03
	Your total liabilities	\$	86,454.03
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,048.37
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,802.20
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	edules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

Case number (if known)

Debtor 1 Michael Maiorano Document Page 9 of 60

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

4,806.42

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	l claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Debtor 2

Lee A Fullilove-Maiorano

riii in this inic	ormation to identify your	case and this ming:	
D 1 4			
Debtor 1	Michael Maiorand	Middle Name Last Name	
Debtor 2	Lee A Fullilove-M		
(Spouse, if filing)	First Name	Middle Name Last Name	
Jnited States	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS	
Casa numbar			
Case number			☐ Check if this is an amended filing
<b>&gt;</b> ((' ' '   E	100A/D		
_	<u>orm 106A/B</u> ıle A/B: Prop	ertv	12/15
		e items. List an asset only once. If an asset fits in more than o	
	be Each Residence, Building	, Land, or Other Real Estate You Own or Have an Interest In	
. Do you own o		e interest in any residence, building, land, or similar property?	
_			
No. Go to I	Part 2.		
_	Part 2. e is the property?		
Yes. When Part 2: Descri	e is the property?  be Your Vehicles  ease, or have legal or equ	uitable interest in any vehicles, whether they are registe e, also report it on Schedule G: Executory Contracts and L	
Part 2: Descri	e is the property?  be Your Vehicles  ease, or have legal or equention of the property of the property?		
Part 2: Descri	e is the property?  be Your Vehicles  ease, or have legal or equention of the property of the property?	e, also report it on Schedule G: Executory Contracts and L	Do not deduct secured claims or exemptions. Put
Part 2: Descri Do you own, It omeone else of the Cars, vans,  No Yes	e is the property?  be Your Vehicles  ease, or have legal or equentives. If you lease a vehicle trucks, tractors, sport ut	e, also report it on Schedule G: Executory Contracts and Lility vehicles, motorcycles	Jnexpired Leases.
Part 2: Descri	te is the property?  the Your Vehicles  the ase, or have legal or equivers. If you lease a vehicle trucks, tractors, sport ut	e, also report it on Schedule G: Executory Contracts and L  ility vehicles, motorcycles  Who has an interest in the property? Check one	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Part 2: Descri Do you own, le omeone else de la Yes  Cars, vans,  No Yes  3.1 Make:  Model:  Year:	e is the property?  be Your Vehicles  ease, or have legal or equalitives. If you lease a vehicle trucks, tractors, sport ut  Nissan  Murano SL  2005	e, also report it on <i>Schedule G: Executory Contracts and L</i> ility vehicles, motorcycles  Who has an interest in the property? Check one	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:
Part 2: Descri Do you own, loomeone else of the common of	e is the property?  be Your Vehicles  ease, or have legal or equivives. If you lease a vehicle  trucks, tractors, sport ut  Nissan  Murano SL  2005	e, also report it on Schedule G: Executory Contracts and L  ility vehicles, motorcycles  Who has an interest in the property? Check one  Debtor 1 only Debtor 2 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the  Current value of the
Part 2: Descri Do you own, loomeone else of the common of	e is the property?  be Your Vehicles  ease, or have legal or equivives. If you lease a vehicle trucks, tractors, sport ut  Nissan  Murano SL  2005  nate mileage: 190	who has an interest in the property? Check one  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the  Current value of the
Yes. When Part 2: Descri Do you own, Icomeone else control No Yes  3.1 Make: Model: Year: Approxin Other inf	e is the property?  be Your Vehicles  ease, or have legal or equivives. If you lease a vehicle trucks, tractors, sport ut  Nissan  Murano SL  2005  nate mileage: 190  ormation:  Chevy  Malibu  2009	who has an interest in the property? Check one  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?

☐ Yes

Case 18-08982 Doc 1 Filed 03/28/18 Entered 03/28/18 11:41:24 Desc Main Document Page 11 of 60 **Michael Maiorano** Debtor 1 Debtor 2 Lee A Fullilove-Maiorano Case number (if known) 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$3,500.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Bedroom set, washer dryer, dining room set, ordinary household \$1.500.00 furnishings 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... TV, computer, laptop computer \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$300.00 Ordinary clothing \$250.00 **Ordinary clothing** 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses

☐ No

Yes. Describe.....

Case 18-08982 Doc 1 Filed 03/28/18 Entered 03/28/18 11:41:24 Desc Main Document Page 12 of 60 Debtor 1 Michael Maiorano Debtor 2 Lee A Fullilove-Maiorano Case number (if known) \$1.00 2 cats, 1 dog 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,301.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ No Cash \$6.00

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... **Chase Bank** 17.1. checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ΠNο Yes. List each account separately. Type of account: Institution name:

Official Form 106A/B Schedule A/B: Property page 3

Alco Springs pension (former employer)

Defined benefit pension

Unknown

\$50.00

Case 18-08982 Doc 1 Filed 03/28/18 Entered 03/28/18 11:41:24 Desc Main Page 13 of 60 Document Debtor 1 Michael Maiorano Debtor 2 Lee A Fullilove-Maiorano Case number (if known) 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security

benefits; unpaid loans you made to someone else

■ No

☐ Yes. Give specific information..

# 31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

## 32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

☐ Yes. Give specific information..

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Debtor 1 Debtor 2	Micnael Maiorano Lee A Fullilove-Maiorano		Case number (if known)	
	s against third parties, whether or not you have filed a la ples: Accidents, employment disputes, insurance claims, or		and for payment	
☐ Yes.	Describe each claim			
34. Other No	contingent and unliquidated claims of every nature, incl	uding counterclaims	of the debtor and rights to set off cla	aims
☐ Yes.	Describe each claim			
B5. <b>Any fi</b> ■ No	nancial assets you did not already list			
☐ Yes.	Give specific information			
	the dollar value of all of your entries from Part 4, includi art 4. Write that number here		es you have attached	\$56.00
Part 5: De	escribe Any Business-Related Property You Own or Have an Inte	erest In. List any real esta	ite in Part 1.	
37. <b>Do you</b>	own or have any legal or equitable interest in any business-rela	ted property?		
■ No. G	o to Part 6.			
☐ Yes.	Go to line 38.			
	escribe Any Farm- and Commercial Fishing-Related Property Yo you own or have an interest in farmland, list it in Part 1.	u Own or Have an Interes	st In.	
16. <b>Do yo</b>	u own or have any legal or equitable interest in any farm	- or commercial fishin	g-related property?	
■ No	. Go to Part 7.			
☐ Ye	s. Go to line 47.			
	<u>_</u>			
Part 7:	Describe All Property You Own or Have an Interest in That Yo	ou Did Not List Above		
	u have other property of any kind you did not already lis ples: Season tickets, country club membership	t?		
■ No				
⊔ Yes.	Give specific information			
54. <b>Add</b>	the dollar value of all of your entries from Part 7. Write t	hat number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			
55 Part	1: Total real estate, line 2			\$0.00
	2: Total vehicles, line 5	\$3,500.00	<u> </u>	φυ.υυ
	3: Total personal and household items, line 15	\$2,301.00		
	4: Total financial assets, line 36	\$56.00		
	5: Total business-related property, line 45	\$0.00		
60. <b>Part</b>	6: Total farm- and fishing-related property, line 52	\$0.00		
61. <b>Part</b>	7: Total other property not listed, line 54	+ \$0.00		
62. <b>Tota</b>	personal property. Add lines 56 through 61	\$5 857 00	Copy personal property total	\$5 857 00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$5,857.00

		IAAAIII		
Fill in this infor	mation to identify your	case:		
Debtor 1	Michael Maiorand	)		
	First Name	Middle Name	Last Name	
Debtor 2	Lee A Fullilove-M	laiorano		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

# Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exemp	
--	--

Гα	identify the Property You Claim as Ex	xempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.						
■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption.				
	2005 Nissan Murano SL 190750 miles Line from Schedule A/B: 3.1	\$1,500.00	\$0.00	735 ILCS 5/12-1001(c)			

Schedule A/B			
\$1,500.00		\$0.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$2,000.00		\$0.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$250.00		\$250.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$300.00		\$300.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
	\$2,000.00 \$1,500.00 \$250.00	\$1,500.00	\$1,500.00  \$2,000.00  \$2,000.00  \$100% of fair market value, up to any applicable statutory limit  \$1,500.00  \$1,500.00  \$1,500.00  \$1,500.00  \$1,500.00  \$1,00% of fair market value, up to any applicable statutory limit  \$250.00  \$250.00  \$250.00  \$250.00  \$250.00  \$300.00  \$300.00  \$300.00

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Lee A Fullilove-Maiorano Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Ordinary clothing** 735 ILCS 5/12-1001(a) \$250.00 \$250.00 Line from Schedule A/B: 11.2 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(b) 2 cats, 1 dog \$1.00 \$1.00 Line from Schedule A/B: 13.1 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$6.00 \$6.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit checking: Chase Bank 735 ILCS 5/12-1001(b) \$50.00 \$50.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit Defined benefit pension: Alco 735 ILCS 5/12-1006 \$0.00 Unknown Springs pension (former employer) Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

**Michael Maiorano** 

Debtor 1

		Document Page	17 of 60		
Fill in this information	tion to identify you	ur case:			
Debtor 1	Michael Maiora	no			
	First Name	Middle Name Last Name	)	-	
Debtor 2	Lee A Fullilove-	-Maiorano			
(Spouse if, filing)	First Name	Middle Name Last Name	)		
United States Bankı	ruptcy Court for the	: NORTHERN DISTRICT OF ILLINOIS			
				-	
Case number					Markette de la
(ii kilowii)				_	if this is an led filing
				amend	ieu illing
Official Form	106D				
		s Who Have Claims Secur	ad by Proport		40/45
Scriedule D	. Creditors	WITO Have Claims Secur	ed by Propert	<u>y                                    </u>	12/15
		If two married people are filing together, both arout, number the entries, and attach it to this form			
1. Do any creditors ha	ve claims secured b	v vour property?			
		this form to the court with your other schedules	s. You have nothing else t	to report on this form	
_		·	s. Tou have nothing else	to report on this form.	
	Il of the information	below.			
Part 1: List All S	Secured Claims		0.1.	0.1. 0	0.1.0
		more than one secured claim, list the creditor separa		Column B	Column C
		s a particular claim, list the other creditors in Part 2. I ical order according to the creditor's name.	As Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
			value of collateral.	claim	if any
2.1 Mid Atlantic	Finance C	Describe the property that secures the claim:	<b>\$6,864.00</b>	\$2,000.00	\$4,864.00
Creditor's Name		2009 Chevy Malibu 139000 miles			
4592 Ulmert	ton Rd Ste				
200		As of the date you file, the claim is: Check all that apply.	t		
Clearwater,	FL 33762	☐ Contingent			
Number, Street, Ci	ty, State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who owes the debt	? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage o	r secured		
Debtor 2 only		car loan)			
Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lier	٦)		
At least one of the		☐ Judgment lien from a lawsuit			
☐ Check if this clain community debt		Other (including a right to offset)			
community debt					
	Opened				
	08/16 Last				
Date debt was incurr	Active ed 2/20/18	Last 4 digits of account number 880	01		
Date debt was mean	2/20/10				
2.2 Mid Atlantic	Einanco C	Describe the property that secures the claim:	\$4,914.00	\$1,500.00	\$3,414.00
Creditor's Name	Fillalice C	2005 Nissan Murano SL 190750	<b>44,914.00</b>	Φ1,500.00	Ψ3,414.00
		miles			
4592 Ulmert	ton Rd Ste				
200		As of the date you file, the claim is: Check all tha apply.	t		
Clearwater,	FL 33762	☐ Contingent			
Number, Street, Ci	ty, State & Zip Code	☐ Unliquidated			
M/h = a ()	201	Disputed			
Who owes the debt	Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage o	r secured		
Debtor 2 only		car loan)			
☐ Debtor 1 and Debtor	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lier	<b>า</b> )		

☐ Judgment lien from a lawsuit

 $\square$  At least one of the debtors and another

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Debtor 1 Michael Maiorand		niorano			Case number (if know)		
	First Name	Middle Na	ame	Last Name			
Debtor 2	Lee A Full	ilove-Maioran	0				
	First Name	Middle Na	ame	Last Name			
	if this claim re unity debt	elates to a	Other (includ	ing a right to offset)			
Date debt	was incurred	Opened 02/16 Last Active 2/16/18	Last 4 di	gits of account number	8601		
If this is	the last page	of your form, add		page. Write that number hotals from all pages.	ere:	\$11,778.00 \$11,778.00	
Write tha	at number here	e:				\$11,776.00	

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Cast	- 10-00902 L	)OC 1	Document	Page 19	a of 60	14 Des	oc iviali i
Fill in th	his informat	ion to identify your c	case:	12(1)	T DUN. 1.			
Debtor '	1	Michael Maiorano						
Dobtoi	•	First Name	Middle N	lame	Last Name			
Debtor 2	2	Lee A Fullilove-Ma	aiorano					
(Spouse if	, filing)	First Name	Middle N	lame	Last Name			
United S	States Bankr	ruptcy Court for the:	NORTHER	N DISTRICT OF ILL	INOIS			
Case nu	umber							
(if known)				_				check if this is an
							а	mended filing
Officia	al Form	106F/F						
		: Creditors W	ho Have	Unsecured	Claims			12/15
						Part 2 for creditors with NONP	PIOPITY clai	
Schedule left. Attac name and	D: Creditors the Contine case number	Who Have Claims Secuuation Page to this pager (if known).	ured by Prope e. If you have	rty. If more space is n no information to rep	needed, copy 1	any creditors with partially se the Part you need, fill it out, no do not file that Part. On the top	umber the en	tries in the boxes on the
Part 1:		f Your PRIORITY Un						
	-	have priority unsecured	d claims again	st you?				
<b>I</b>	No. Go to Part	2.						
□ Y								
Part 2:	List All o	f Your NONPRIORIT	Y Unsecured	d Claims				
3. Do a	any creditors	have nonpriority unsec	ured claims a	gainst you?				
	No. You have r	nothing to report in this pa	art. Submit this	form to the court with y	your other sche	edules.		
<b>■</b> Y	res.							
1 liet	all of your no	annriarity unsecured als	aime in the alr	habetical order of the	a creditor who	holds each claim. If a creditor	has more tha	n one poppriority
unse	ecured claim, l one creditor h	ist the creditor separately	for each claim	. For each claim listed,	, identify what t	ype of claim it is. Do not list clair three nonpriority unsecured clai	ms already inc	cluded in Part 1. If more
Tart	2.							Total claim
4.1	Allianceor	ne.		Last 4 digits of acco	ount number	6972		\$1,097.00
	Nonpriority Cr	reditor's Name		When was the debt		Opened 9/09/14		Ψ1,037.00
	Trevose, F			Wileli was the debt	iliculteu :	Opened 3/03/14		-
		et City State Zlp Code		As of the date you f	ile, the claim i	s: Check all that apply		
	Who incurred	d the debt? Check one.						
	Debtor 1 c	only		☐ Contingent				
	Debtor 2 o	only		☐ Unliquidated				
	Debtor 1 a	and Debtor 2 only		☐ Disputed				
	☐ At least or	ne of the debtors and ano	other	Type of NONPRIOR	ITY unsecured	d claim:		
		his claim is for a comn	nunity	Student loans				
	debt	subject to offset?		Obligations arising report as priority claim		ration agreement or divorce that	you did not	
	■ No					g plans, and other similar debts		
	■ No			Other. Specify	-	- '		
	<b>□</b> 162			Other. Specify	in idihaca y	าเเรษเล บอบ		

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Debtor Debtor	Michael Maiorano Lee A Fullilove-Maiorano		Case number (if know)	
4.2	Allianceone Recybles M	Last 4 digits of account number	2804	\$108.00
	Nonpriority Creditor's Name 4850 E Street Rd Ste 300 Trevose, PA 19053	When was the debt incurred?	Opened 05/17	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Nipsco/ La Porte 160	
	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	9078	\$517.00
	Po Box 30281 Salt Lake City, UT 84130	When was the debt incurred?	Opened 8/02/11 Last Active 5/17/14	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	<u> </u>	
4.4	CBCS	Last 4 digits of account number	7598	\$125.33
	Nonpriority Creditor's Name PO Box 69	When was the debt incurred?		
	Columbus, OH 43216  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	7.5 0 44.0 , 04 , 1 0.4	or oncore an enactapping	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify collection a	agency for AT&T	

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Debtor Debtor	1 Michael Maiorano 2 Lee A Fullilove-Maiorano		Case number (if know)	
4.5	Central Credit Services	Last 4 digits of account number	0960	\$3,594.12
	Nonpriority Creditor's Name PO Box 1259 Oaks, PA 19456	When was the debt incurred?	2015	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify collection a	agency, consumer debt	
4.6	Check n Go Nonpriority Creditor's Name	Last 4 digits of account number	3616	\$589.00
	18300 South Halstead Suite D Glenwood, IL 60425	When was the debt incurred?	2014	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify personal lo	an	
4.7	City of Chicago Nonpriority Creditor's Name	Last 4 digits of account number	0914	\$76.00
	PO Box 5289 Chicago, IL 60680	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify parking tick	ket	

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r 2 Lee A Fullilove-Maiorano	Cas	se number (if know)	
Comcast	Last 4 digits of account number 04	118	\$561.95
Nonpriority Creditor's Name PO Box 3001	When was the debt incurred? 20	016	
Number Street City State Zlp Code	As of the date you file, the claim is: Cl	heck all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured cla	im:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separation report as priority claims	n agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing pla	ns, and other similar debts	
Yes	Cable tv at 130 IN	6 Carriage Ct, Apt. D, LaPort,	
Credit Acceptance	Last 4 digits of account number	765	\$12,599.59
Nonpriority Creditor's Name	0.	noned 7/20/11 Last Active	
Po Box 5070 Southfield, MI 48086		pened 7/29/11 Last Active 21/17	
Number Street City State Zlp Code	As of the date you file, the claim is: Cl	heck all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim	im:	
$\square$ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separation report as priority claims	n agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing pla	ins, and other similar debts	
Yes	Other. Specify Automobile	_	
Credit Collection Services	Last 4 digits of account number 09	960	\$8,985.31
Nonpriority Creditor's Name Two Wells Ave	When was the debt incurred? 20	015	
Newton Center, MA 02459  Number Street City State Zlp Code	As of the date you file, the claim is: Cl	heck all that apply	
Who incurred the debt? Check one.	,		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured clai	im:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a separation	n agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	☐ Debts to pension or profit-sharing pla		
□Yes		ncy, Regional Acceptance	
<b>□</b> 162	Other. Specify Corp		

Debtor 1 Michael Maiorano

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Debtor Debtor	1 Michael Maiorano 2 Lee A Fullilove-Maiorano		Case number (if know)	
4.1	Credit Collection Services  Nonpriority Creditor's Name	Last 4 digits of account number	6863	\$73.16
	Two Wells Ave	When was the debt incurred?	2015	
	Newton Center, MA 02459  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify collection a	agency, Geico Casualty Co	
4.1	Enhanced Recovery Co L	Last 4 digits of account number	1286	\$938.00
	Nonpriority Creditor's Name Po Box 57547 Jacksonville, FL 32241	When was the debt incurred?	Opened 03/14	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Tmobile	
4.1	Enhanced Recovery Co L	Last 4 digits of account number	5756	\$451.00
	Nonpriority Creditor's Name Po Box 57547 Jacksonville, FL 32241	When was the debt incurred?	Opened 04/17	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collection	Attorney Sprint	

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Debtor Debtor	1 Michael Maiorano 2 Lee A Fullilove-Maiorano		Case number (if know)	
4.1 4	FCO	Last 4 digits of account number	7687	\$5,242.80
	Nonpriority Creditor's Name 12304 Baltimore Ave, #E Beltsville, MD 20705	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Home Prop	perties, LP, The New Colonies	
4.1 5	Franciscan Alliance	Last 4 digits of account number	3141	\$750.00
	Nonpriority Creditor's Name PO Box 4628 Hinsdale, IL 60522	When was the debt incurred?	2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify medical		
4.1	Franciscan St. Margaret  Nonpriority Creditor's Name	Last 4 digits of account number	8804	\$250.00
	PO Box 4628 Hinsdale, IL 60522	When was the debt incurred?	2014	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify medical		

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Debtor Debtor	Michael Maiorano Lee A Fullilove-Maiorano		Case number (if know)	
4.1 7	Franciscan St. Margaret	Last 4 digits of account number	0989	\$250.00
	Nonpriority Creditor's Name PO Box 4628 Hinsdale, IL 60522	When was the debt incurred?	2014	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify medical		
4.1 8	Franciscan St. Margaret  Nonpriority Creditor's Name	Last 4 digits of account number	2516	\$250.00
	PO Box 4628 Hinsdale, IL 60522	When was the debt incurred?	2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify medical		
4.1	Franciscan St. Margaret	Last 4 digits of account number	0989	\$250.00
	Nonpriority Creditor's Name PO Box 4628	When was the debt incurred?	2015	
	Hinsdale, IL 60522  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,		
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify medical		

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Debtor Debtor	1 Michael Maiorano 2 Lee A Fullilove-Maiorano		Case number (if know)		
4.2 0	Franciscan St. Margaret	Last 4 digits of account number	8804	\$250.00	
	Nonpriority Creditor's Name PO Box 4628 Hinsdale, IL 60522	When was the debt incurred?	2015		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify medical			
4.2	Geico	Last 4 digits of account number	8637	\$128.50	
	Nonpriority Creditor's Name One Geico Plaza Bethesda, MD 20811-0001	When was the debt incurred?	2014		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	$\square$ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify insurance			
4.2	Gm Financial Nonpriority Creditor's Name	Last 4 digits of account number	6310	\$9,261.00	
	Po Box 181145 Arlington, TX 76096	When was the debt incurred?	Opened 02/14 Last Active 9/19/16		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐ Yes	Other, Specify Automobile	e 2010 Chevrolet		

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Debtor Debtor	1 Michael Maiorano 2 Lee A Fullilove-Maiorano		Case number (if know)	
4.2	Guardian Water and Power	Last 4 digits of account number	7003	\$19.54
	Nonpriority Creditor's Name 1160 Goodale Blvd	When was the debt incurred?	7-30-2015	
	Columbus, OH 43212  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Student loans	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	,	
	□ Yes	Other. Specify utilites	g plans, and other similar debts	
4.2	Imaging Associates	Last 4 digits of account number	COIA	\$262.00
	Nonpriority Creditor's Name 75 Remittance Dr Chicago, IL 60675	When was the debt incurred?	2014	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans	u Ciaiiii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
	Yes	Other. Specify medical		
4.2	Imaging Associates of Indiana	Last 4 digits of account number	COIA	\$1,026.00
	Nonpriority Creditor's Name 75 Remittance Dr, Dept 1273 Chicago, IL 60675	When was the debt incurred?	medical	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?		aration agreement or divorce that you did not	
	No	report as priority claims  Debts to pension or profit-sharin	on plans, and other similar debts	
	Yes	Other. Specify 7-04-15	g p.as, and other omitter dobte	

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Debtor Debtor	1 Michael Maiorano 2 Lee A Fullilove-Maiorano		Case number (if know)	
4.2 6	Indiana Department of Revenue	Last 4 digits of account number	8246	\$469.84
	Nonpriority Creditor's Name PO Box 0595 Indianapolis, IN 46206-0595	When was the debt incurred?	06-14-2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	$\square$ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Individiual	income tax	
4.2	Law Offices of Joel Cardis LLC  Nonpriority Creditor's Name	Last 4 digits of account number	1575	\$1,896.92
	2006 Swede Rd, Suite 100 Norristown, PA 19401	When was the debt incurred?	2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify First Merch	ants Bank	
4.2	Linebarger Goggan Blair & Sampson	Last 4 digits of account number	2121	\$429.00
	Nonpriority Creditor's Name	_		
	PO Box 06152 Chicago, IL 60606-0152	When was the debt incurred?	2012	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only			
	<u> </u>	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and the state of t	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other Specify Parking tick	kets	

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Debtor	1 Michael Maiorano	Document Page 2	9 01 00	
Debtor	2 Lee A Fullilove-Maiorano		Case number (if know)	
4.2	Midland Credit Management	Last 4 digits of account number	1269	\$1,759.90
	Nonpriority Creditor's Name 8875 Aero Dr, Suite 200 San Diego, CA 92123	When was the debt incurred?	various	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify collection a	agency for T Mobile	
4.3				
0	Miramedrg  Nonpriority Creditor's Name	Last 4 digits of account number	3627	\$500.00
	991 Oak Creek Dr Lombard, IL 60148	When was the debt incurred?	Opened 7/14/17	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Franciscan	Health Munster	
4.3	Manage		2072	4000 =0
1	NIPSCO  Nonpriority Creditor's Name	Last 4 digits of account number	0072	\$230.76
	PO Box 13007 Merrillville, IN 46411-3007	When was the debt incurred?	2016	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Gas and ele	ectric service at 1306 Carriage	

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Debtor Debtor	Michael Maiorano Lee A Fullilove-Maiorano		Case number (if know)	
4.3	NIPSCO	Last 4 digits of account number	0053	\$1,097.74
	Nonpriority Creditor's Name PO Box 13007 Merrillville, IN 46411-3007	When was the debt incurred?	2014	
-	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify utility servi	ce at 8500 Grant Cir Merrilville 6-16-14	
4.3	Northland Group Nonpriority Creditor's Name	Last 4 digits of account number	9078	\$517.56
	PO Box 390846 Minneapolis, MN 55439	When was the debt incurred?	various	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify consumer	agency for Capital One Bank, debt	
4.3	NYBE Homes LLC	Last 4 digits of account number	ageD	\$6,000.00
	Nonpriority Creditor's Name 1305 Carriage Crt #E La Porte, IN 46350	When was the debt incurred?	02-08-17	
=	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	_ fees assoc	npaid rent, damages and late iated with former residence at uge Court. Unit D. LaPort. IN	

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Debtor Debtor	1 Michael Maiorano 2 Lee A Fullilove-Maiorano		Case number (if know)		
4.3 5	Professional Credit Se	Last 4 digits of account number	6623	\$149.00	
	Nonpriority Creditor's Name 400 International Way Springfield, OR 97477	When was the debt incurred?	Opened 01/15		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Collection	Attorney Consumer Cellular		
4.3 6	Regional Acceptance Co  Nonpriority Creditor's Name	Last 4 digits of account number	1701	\$11,727.00	
	304 Kellm Road Virginia Beach, VA 23462	When was the debt incurred?	Opened 11/15/10 Last Active 8/26/11		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Automobile	9		
4.3	The Roth Morgan Firm  Nonpriority Creditor's Name	Last 4 digits of account number	2212	\$271.09	
	37 N Orange Ave, Suite 500 Orlando, FL 32801	When was the debt incurred?			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	T ( NONDRIODITY			
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	■ Other. Specify Fifth Third	Bank		

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Debtor 1 Debtor 2	Michael Maiorano Lee A Fullilove-Maiorano		Case number (if know)		
4.3	Transworld Systems	Last 4 digits of account number	8318	\$1,896.92	
	Nonpriority Creditor's Name 507 Prudential Rd Horsham, PA 19044	When was the debt incurred?	2014		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
,	Who incurred the debt? Check one.				
I	Debtor 1 only	☐ Contingent			
1	Debtor 2 only	☐ Unliquidated			
1	Debtor 1 and Debtor 2 only	☐ Disputed			
1	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts		
1	□ Yes	Other. Specify collection a	agency for First Merchants Bank		
4.3	Vision Financial Services	Last 4 digits of account number	3355	\$75.00	
	Nonpriority Creditor's Name				
	PO Box 1768 La Porte, IN 46352-1768	When was the debt incurred?	2011		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
,	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
1	Debtor 2 only	☐ Unliquidated			
I	Debtor 1 and Debtor 2 only	☐ Disputed			
I	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
I	No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts		
I	Yes	Other. Specify collection a	agency, consumer debt.		
Part 3:	List Others to Be Notified About a D	Pebt That You Already Listed			
is trying have m	s page only if you have others to be notified g to collect from you for a debt you owe to	d about your bankruptcy, for a debt that y someone else, list the original creditor ir hat you listed in Parts 1 or 2, list the add	ou already listed in Parts 1 or 2. For example n Parts 1 or 2, then list the collection agency tional creditors here. If you do not have add	here. Similarly, if you	
	d Address	On which entry in Part 1 or Part 2 did you	_		
	n Halaschak, Atty gacy Plaza West		Part 1: Creditors with Priority Unsecured Clain		
	te, IN 46350	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured C  0614	laims	
	d Address  & McGarvey Law Firm PSC	On which entry in Part 1 or Part 2 did you Line <b>4.9</b> of ( <i>Check one</i> ):	list the original creditor? $oldsymbol{1}$ Part 1: Creditors with Priority Unsecured Clain	00	
	eed Rd Suite 100		Part 2: Creditors with Nonpriority Unsecured Claim		
Fort Wa	ayne, IN 46815		• •	naims	
		Last 4 digits of account number	0465		
	d Address	On which entry in Part 1 or Part 2 did you	_		
Mercan PO Box	ntile Adjustment Bureau		Part 1: Creditors with Priority Unsecured Clain		
	k 9016 o, NY 14231-9016	•	Part 2: Creditors with Nonpriority Unsecured C	laims	
	,	Last 4 digits of account number	5157		
Name and	d Address	On which entry in Part 1 or Part 2 did you	list the original creditor?		
Premie	re Credit k 19309		Part 1: Creditors with Priority Unsecured Clain	าร	

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Debtor 1 Michael Maiorano

Debtor 2 Lee A Fullilove-Maiorano

Case number (if know)

Indianapolis, IN 46219-0309

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

0032

## Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 74,676.03
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 74,676.03

		17(7(3)))))	<u> </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Michael Maiorand			
	First Name	Middle Name	Last Name	
Debtor 2	Lee A Fullilove-N	laiorano		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(ii Kilowii)				

# Official Form 106G

# **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Numbe	n whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
	-,				

		Docume	nt Page 35 d	of 60	
Fill in this	information to identify your	case:			
Debtor 1	Michael Maioran				
Debioi	First Name	Middle Name	Last Name	<del></del>	
Debtor 2	Lee A Fullilove-N	laiorano			
(Spouse if, filin		Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per			☐ Check if this is an	
()				☐ Check if this is an amended filing	
Official	Form 106H				
Sched	ule H: Your Cod	ebtors		12/15	
your name	and case number (if known	). Answer every question.		o this page. On the top of any Additional Pages, write	
1. 50	you have any codebiors. (ii	you are ming a joint case, t	do not list citrici spouse	as a codebior.	
■ No					
☐ Yes					
Arizona	nin the last 8 years, have you a, California, Idaho, Louisiana Go to line 3. . Did your spouse, former spo	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	y? (Community property states and territories include ington, and Wisconsin.)	
in line Form out Co	2 again as a codebtor only	if that person is a guarant I Form 106E/F), or Schedt	tor or cosigner. Make	rif your spouse is filing with you. List the person shows ure you have listed the creditor on Schedule D (Office 16G). Use Schedule D, Schedule E/F, or Schedule G to Column 2: The creditor to whom you owe the deb	ial fill
ľ	name, Number, Street, City, State and 2	IP Code		Check all schedules that apply:	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
_					
	Number Street	Otata	710.01-		
(	City	State	ZIP Code		
				Double to D. Pro-	_
3.2	Name			Schedule D, line	
'				☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
(	City	State	ZIP Code		

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	in this information to identify your control Michael Mai					
Dei	otor 1 Michael Mai	orano				
	otor 2 Lee A Fullilo	ove-Maiorano				
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS			
Case number (If known)			-	☐ An amende☐ A supplem	Check if this is:  ☐ An amended filing ☐ A supplement showing postpetition chapter 13 income as of the following date:	
	fficial Form 106l			MM / DD/ Y	YYYY	
	chedule I: Your Inc	~ ~			12/15	
	t1: Describe Employment Fill in your employment	On the top of any additi	onal pages, write your name an		known). Answer every question  2 or non-filing spouse	
	information.		_			
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>	■ Empl	mployed	
	employers.	Occupation	Maintenance mechanic	Activity	/ Assistant	
	Include part-time, seasonal, or self-employed work.	Employer's name	LB Metals LLC	Symph	ony	
	Occupation may include student or homemaker, if it applies.	Employer's address	15700 Lathrop Ave Harvey, IL 60426			
		How long employed t	here? <u>11 yrs</u>		00 days	
Par	t 2: Give Details About Mor	nthly Income				
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to report for any	line, write \$0 in the	space. Include your non-filing	
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information for all emp	loyers for that perso	on on the lines below. If you need	
				For Debtor 1	For Debtor 2 or	

List monthly gross wages, salary, and commissions (before all payroll

deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

			11011-	illing spouse
2.	\$_	3,276.00	\$	2,332.76
3.	+\$_	0.00	+\$_	0.00
4.	\$	3,276.00	\$	2,332.76

Official Form 106I Schedule I: Your Income page 1

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Debt Debt		Michael Maiorano Lee A Fullilove-Maiorano	_		Case	number (if kno	vn)				
					Fo	r Debtor 1			Debtor 2		
	Cop	by line 4 here	4.		\$_	3,276.	00	\$		332.76	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	а.	\$	586.	86	\$	;	352.82	
	5b.	Mandatory contributions for retirement plans	5b	ο.	\$		00	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	50	Э.	\$	0.0	00	\$		0.00	_
	5d.	Required repayments of retirement fund loans	50	d.	\$	0.0	00	\$		0.00	
	5e.	Insurance	5e		\$_	380.		\$		0.00	_
	5f.	Domestic support obligations	5f		\$_		00	\$		0.00	_
	5g.	Union dues	50	-	\$_	186.				54.17	_
•	5h.	Other deductions. Specify:	_	า.+	\$_ •		00			0.00	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ _	1,153.		\$		406.99	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	2,122.	60	\$	1,9	925.77	—
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	88		\$_		00	\$		0.00	_
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8b	Ο.	\$_	0.0	00	\$		0.00	_
	ос.	regularly receive Include alimony, spousal support, child support, maintenance, divorce				_		•			
	0.1	settlement, and property settlement.	80		\$_	0.0		\$		0.00	_
	8d. 8e.	Unemployment compensation Social Security	8c 8e		\$_ \$		00	\$		0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:			Ψ_ \$	0.0		\$\$		0.00	_
	8g.	Pension or retirement income	8g	g.	\$_	0.0	00	\$		0.00	
	8h.	Other monthly income. Specify:	_ 8h	า.+	\$_	0.0	00	+ \$		0.00	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	0.0	00	\$		0.0	0
10	Cal	culate monthly income. Add line 7 + line 9.	10	¢.		2 422 60	¢	4.01	)E 77	_ 6	4 040 27
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		2,122.60	Ψ-	1,92	25.77	=   \$ _	4,048.37
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	depe						chedule 11.		0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Certain lies							12.	\$	4,048.37
13.	Do	you expect an increase or decrease within the year after you file this form	?							Combi monthl	ned ly income
		No. Yes Explain:									

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Fill i	n this informa	tion to identify yo	our case:						
Debte	or 1	Michael Maio	orano			Ch	eck if this	is:	
Debte	or 2 use, if filing)	Lee A Fullilo		ano			A suppl		wing postpetition chapter the following date:
``			. NODTI		OIS				
Unite	ed States Bankr	uptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		IVIIVI / DI	D / YYYY	
Case (If kn	e number own)								
Of	ficial Fo	rm 106J							
		J: Your l							12/1
info	rmation. If m		eded, atta	If two married people and chanother sheet to this n.					
Part		ibe Your House	hold						
1.	Is this a joir								
	□ No. Go to		in a aanar	ota hawaahald?					
		s Debtor 2 live i	ın a separa	ate nousenoid?					
	■ N □ Y		st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of De	btor 2.		
2.	Do you have	e dependents?	■ No						
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dep age	endent's	Does dependent live with you?
	Do not state								□ No
	dependents	names.							☐ Yes ☐ No
									☐ Yes
									□ No
									☐ Yes ☐ No
									☐ Yes
3.	expenses o	penses include f people other tl d your depende	han $_{m \Box}$	No Yes					
Part		ate Your Ongoi		v Fynenses					
Esti	mate your ex	penses as of yo	our bankrı	uptcy filing date unless y y is filed. If this is a supp	ou are using this followed	orm as a s J, check	suppleme the box a	ent in a Cha at the top o	apter 13 case to report of the form and fill in the
				government assistance i					
(Offi	icial Form 10	)6I.)						Your exp	enses
4.		or home owners		ses for your residence. I r lot.	nclude first mortgag	e 4.	\$		700.00
	If not includ	led in line 4:							
	4a. Real e	estate taxes				4a.	\$		0.00
		rty, homeowner's	s, or renter	's insurance		4b.			0.00
				ipkeep expenses		4c.	· —		0.00
	4d. Home	owner's associat nortgage payme				4d. 5.	•		0.00

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	tor 1 tor 2		Maiorano ullilove-Maiorano	Case num	ber (if known)	
6.	Utilit	ties:				
	6a.	Electricity	, heat, natural gas	6a.	\$	70.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	0.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	85.00
	6d.	Other. Spe	ecify:	6d.	\$	0.00
7.	Food	d and hous	ekeeping supplies	7.	\$	750.00
8.	Child	dcare and d	children's education costs	8.	\$	0.00
9.	Cloth	hing, laund	lry, and dry cleaning	9.	\$	50.00
10.	Pers	onal care p	products and services	10.	\$	90.00
11.	Medi	ical and de	ntal expenses	11.	\$	175.00
12.		-	. Include gas, maintenance, bus or train fare. ar payments.	12.	\$	500.00
13.			clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
			ributions and religious donations	14.	·	0.00
		rance.				0.00
			nsurance deducted from your pay or included in lines 4 or 20.			
		Life insura	, , ,	15a.	\$	51.00
	15b.	Health ins	surance	15b.	\$	356.56
	15c.	Vehicle in	surance	15c.	\$	182.00
	15d.	Other insu	urance. Specify:	15d.	\$	0.00
16.	Taxe Spec		nclude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.			ease payments:	47	•	
			ents for Vehicle 1	17a.	· ·	378.64
			ents for Vehicle 2	17b.	· ·	364.00
		Other. Sp		17c.		0.00
		Other. Sp	•	17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report your pay on line 5, Schedule I, Your Income (Official Form 106		\$	0.00
19.			s you make to support others who do not live with you.	,	\$	0.00
	Spec			19.		
20.			erty expenses not included in lines 4 or 5 of this form or on Se			
			s on other property	20a.	·	0.00
		Real estat		20b.		0.00
			homeowner's, or renter's insurance	20c.		0.00
			nce, repair, and upkeep expenses	20d.	·	0.00
	20e.	Homeown	er's association or condominium dues	20e.	\$	0.00
21.	Othe	er: Specify:		21.	+\$	0.00
22.	Calc	ulate your	monthly expenses			
	22a.	Add lines 4	through 21.		\$	3,802.20
	22b.	Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-	-2	\$	
	22c.	Add line 22	a and 22b. The result is your monthly expenses.		\$	3,802.20
23	Calc	ulate vour	monthly net income.			
20.		•	12 (your combined monthly income) from Schedule I.	23a.	\$	4,048.37
			r monthly expenses from line 22c above.	23b.		3,802.20
	200.	copy you	Thorathy experiess from time 220 above.	200.		3,002.20
	23c.		our monthly expenses from your monthly income. is your <i>monthly net income</i> .	23c.	\$	246.17
24.	For exmodifi	xample, do yo fication to the o.	an increase or decrease in your expenses within the year after ou expect to finish paying for your car loan within the year or do you expect yearms of your mortgage?	r you file this your mortgage	s form? payment to increase	or decrease because of a
	☐ Ye	es.	Explain here:			

Fill in this in	nformation to identify your	case:		
Debtor 1	Michael Maiorano			
	First Name	Middle Name	Last Name	
Debtor 2	Lee A Fullilove-M	aiorano		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS	
Case numbe	er			
(if known)				☐ Check if this is an amended filing
Declar If two marrie You must file obtaining mo years, or bot	d people are filing together	, both are equally resp le bankruptcy schedule connection with a bar		
Did you	u pay or agree to pay some	one who is NOT an atto	orney to help you fill out bankruptcy	forms?
■ No	)			
☐ Ye	es. Name of person			attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
	enalty of perjury, I declare y are true and correct.	that I have read the sur	nmary and schedules filed with this	declaration and
X /s/ I	Michael Maiorano		X /s/ Lee A Fullilove-M	laiorano
	hael Maiorano		Lee A Fullilove-Maio	
Sigr	nature of Debtor 1		Signature of Debtor 2	
Date	e <u>March 28, 2018</u>		Date March 28, 201	8

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-:11	in this inform				
		nation to identify your			
Deb	otor 1	Michael Maiorand	Middle Name	Last Name	
Deb	otor 2	Lee A Fullilove-M	aiorano		
(Spo	use if, filing)	First Name	Middle Name	Last Name	
Unit	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS	
Cas	e number				
(if kn	_				Check if this is an amended filing
Off	ficial Fo	rm 107			
			Affairs for Individua	Is Filing for Bankruptcy	/ 4/10
Be a infor num	s complete a mation. If m ber (if know	and accurate as possib lore space is needed, a n). Answer every quest	ole. If two married people are fili	ing together, both are equally respons orm. On the top of any additional pag	sible for supplying correct
1.		r current marital status		u Deloie	
	<b>=</b>				
	<ul><li>■ Married</li><li>□ Not mar</li></ul>	ried			
2.	During the la	ast 3 years, have you li	ived anywhere other than where	e you live now?	
	□ No				
	_	at all of the places you liv	red in the last 3 years. Do not incl	ude where vou live now.	
			•	•	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
		age Court	From-To:	Same as Debtor 1	■ Same as Debtor 1
	Apt D La Porte, l	IN 46350-5371	July 2015 to January 2017		From-To:
	8500 Gran	t Cir	From-To: 2014 to July 2015	■ Same as Debtor 1	Same as Debtor 1
	Apt 210 Merrillville	e, IN 46410	2014 to July 2013		From-To:
	■ No □ Yes. Ma	es include Arizona, Cali	fornia, Idaho, Louisiana, Nevada,	uivalent in a community property stat New Mexico, Puerto Rico, Texas, Wash Form 106H).	
4.	Fill in the total	al amount of income you	received from all jobs and all bus	usiness during this year or the two pr inesses, including part-time activities. other, list it only once under Debtor 1.	evious calendar years?
	□ No				
		in the details.			
	. 55. 1 111				
			Debtor 1	Debtor 2	

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Debtor 1 Michael Maiorano
Debtor 2 Lee A Fullilove-Maiorano

Case number (if known)

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	■ Wages, commissions, bonuses, tips	\$8,212.06	■ Wages, commissions, bonuses, tips	\$4,313.29
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$6,102.04
	☐ Operating a business		☐ Operating a business	
For last calendar year: (January 1 to December 31, 2017)	■ Wages, commissions, bonuses, tips	\$33,325.42	■ Wages, commissions, bonuses, tips	\$5,520.83
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$5,520.83
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$1,704.29
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$431.07
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$320.54
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$128.70
	☐ Operating a business		☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips	\$8,196.26	☐ Wages, commissions, bonuses, tips	\$0.00
	☐ Operating a business		☐ Operating a business	
	■ Wages, commissions, bonuses, tips	\$26,696.37	■ Wages, commissions, bonuses, tips	\$0.00
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$11,517.38
	☐ Operating a business		☐ Operating a business	

Entered 03/28/18 11:41:24 Case 18-08982 Filed 03/28/18 Document Page 43 of 60 **Michael Maiorano** Debtor 1 Debtor 2 Lee A Fullilove-Maiorano Case number (if known) Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment Total amount Amount you Was this payment for ... still owe paid DJ Mairano March 6, 2018, \$2,100.00 \$0.00 ■ Mortgage 2416 Big Bluestem Rd February 6, 2018, ☐ Car Morris, IL 60450 January 6, 2018 ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors Other Rent Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. ☐ No Yes. List all payments to an insider. **Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment still owe paid **DJ Mairano** \$700 rent on the \$8,400.00 \$0.00 Rent paid to son. 6th day of each 2614 Big Bluestem Rd

Doc 1

Morris, IL 60450

month for rent.

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Del	totor 2 Lee A Fullilove-Maiorano		Cas	se number (if known)		
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	count of a d	ebt that benefited an
	■ No □ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment ditor's name
Pa	t 4: Identify Legal Actions, Repossessio	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.					
	■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo		erty repossessed, f	oreclosed, garnis	hed, attached	d, seized, or levied?
	<ul><li>No. Go to line 11.</li><li>Yes. Fill in the information below.</li></ul>					
	Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happened	i			property
11.	Within 90 days before you filed for bankru accounts or refuse to make a payment bed  No  Yes. Fill in the details.		luding a bank or fir	nancial institution	, set off any a	amounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a		erty in the possess	ion of an assigne	e for the bend	efit of creditors, a
	■ No					
Do	Yes					
	List Certain Gifts and Contributions	atov, did vov pivo pov pitt	o with a total value	of more than \$60	0	2
13.	Within 2 years before you filed for bankrup  ■ No  □ Yes. Fill in the details for each gift.	otcy, did you give any gint	s with a total value	or more than \$60	o per person	·
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the gi	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					
14.	Within 2 years before you filed for bankrup  No  Yes. Fill in the details for each gift or cor		s or contributions v	with a total value	of more than	\$600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		ı contributed	Dates	s you ibuted	Value
Pa	t 6: List Cartain Lossas					

**Michael Maiorano** 

Debtor 1

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

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	btor 1 Michael Maiorano btor 2 Lee A Fullilove-Maiorano	Document	Case	e number (if known)	
	or gambling?				
	■ No □ Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred	Describe any insurance of Include the amount that insinsurance claims on line 33	surance has paid. List p		Value of property lost
Par	rt 7: List Certain Payments or Transfe	ers			
16.	Within 1 year before you filed for bankr consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition	r preparing a bankruptcy pe	tition?		
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	transferred	value of any property	Date payment or transfer was made	Amount of payment
	Charles Schmidt 117 W Washington St Morris, IL 60450 grundylaw@gmail.com			12-18-17	\$1,000.00
17.	Within 1 year before you filed for bankr promised to help you deal with your crubo not include any payment or transfer the	editors or to make payment		half pay or transfer any prop	erty to anyone who
	Yes. Fill in the details.				
	Person Who Was Paid Address	Description and transferred	value of any property	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bank transferred in the ordinary course of you include both outright transfers and transfer include gifts and transfers that you have a second in the course of the course of years.  No  Yes. Fill in the details.	our business or financial affers made as security (such as	airs? the granting of a secur		
	Person Who Received Transfer Address	Description and property transfer	red p	Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person's relationship to you				
19.	Within 10 years before you filed for bar beneficiary? (These are often called assource)  No		ny property to a self-s	settled trust or similar device	e of which you are a
	Yes. Fill in the details.				
	Name of trust	Description and	value of the property	transferred	Date Transfer was made

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Debtor 1 Michael Maiorano

Debtor 2 Lee A Fullilove-Maiorano

Case number (if known)

Par	t 8:	List of Certain Financial Accounts, Ir	strun	nents, Safe Depos	sit Boxes, and St	orage Unit	ts	
20.	sol Inc	thin 1 year before you filed for bankrupt ld, moved, or transferred? lude checking, savings, money market, uses, pension funds, cooperatives, asso	or oth	ner financial acco	unts; certificates	of deposi		, ,
		No Yes. Fill in the details.						
	A	ame of Financial Institution and ddress (Number, Street, City, State and ZIP de)		et 4 digits of count number	Type of account instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.		you now have, or did you have within 1 sh, or other valuables?	year	before you filed fo	or bankruptcy, ar	ny safe de <sub>l</sub>	posit box or other deposi	tory for securities,
		No						
		Yes. Fill in the details.						
		ame of Financial Institution ddress (Number, Street, City, State and ZIP Code)		Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Ha	ve you stored property in a storage unit	or pla	ace other than you	ur home within 1	year befor	re you filed for bankrupto	y?
		No						
		Yes. Fill in the details.						
		ame of Storage Facility ddress (Number, Street, City, State and ZIP Code)		Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
Par	t 9:	Identify Property You Hold or Contro	l for S	Someone Else				
23.		you hold or control any property that so someone.	omeoi	ne else owns? Inc	lude any propert	ty you bor	rowed from, are storing fo	or, or hold in trust
	_	N-						
		No Yes. Fill in the details.						
		wner's Name		Where is the pre	monts of	Dagariba	the preparty	Value
	_	ddress (Number, Street, City, State and ZIP Code)		Where is the pro (Number, Street, City, Code)		Describe	the property	value
Par	t 10	Give Details About Environmental In	forma	tion				
For	the	purpose of Part 10, the following definit	ions a	apply:				
	tox	vironmental law means any federal, stat cic substances, wastes, or material into gulations controlling the cleanup of thes	the ai	r, land, soil, surfa	ce water, ground			
		e means any location, facility, or proper own, operate, or utilize it, including disp	-		environmental l	aw, wheth	er you now own, operate	, or utilize it or used
		<i>zardous material</i> means anything an en zardous material, pollutant, contaminan			s as a hazardous	waste, ha	zardous substance, toxic	substance,
Rep	ort	all notices, releases, and proceedings th	nat yo	u know about, reg	gardless of when	they occu	urred.	
24.	На	s any governmental unit notified you tha	at you	may be liable or	potentially liable	under or i	n violation of an environn	nental law?
		No Yes. Fill in the details.						
	_			Covernments	ni4	Envis	onmontal law if you	Data of matica
		ame of site ddress (Number, Street, City, State and ZIP Code)		Governmental u Address (Number, ZIP Code)	Street, City, State and		onmental law, if you it	Date of notice

Case 18-08982 Doc 1 Filed 03/28/18 Entered 03/28/18 11:41:24 Desc Main Document Page 47 of 60 **Michael Maiorano** Lee A Fullilove-Maiorano Case number (if known)

De	btor 2	Lee A Fullilove-Maiorano		Case number (if known)	
25	Цоло	you notified any governmental unit o	f any release of hazardous material?		
25.	паче	you notified any governmental unit o	if any release of nazardous material?		
	_	No			
		Yes. Fill in the details.			
		ne of site  ress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have	you been a party in any judicial or ad	Iministrative proceeding under any envir	ronmental law? Include settlemen	ts and orders.
		No			
		Yes. Fill in the details.			
		e Title e Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Pai	rt 11:	Give Details About Your Business of	r Connections to Any Business		
27	\Mith	in 4 years before you filed for bankrur	otcy, did you own a business or have an	y of the following connections to	any husinoss?
۲1.			in a trade, profession, or other activity,	,	any business:
		_		-	
			pany (LLC) or limited liability partnershi	p (LLP)	
		☐ A partner in a partnership			
		An officer, director, or managing e	xecutive of a corporation		
		☐ An owner of at least 5% of the voti	ng or equity securities of a corporation		
		No. None of the above applies. Go to	Part 12.		
		Yes. Check all that apply above and fi	II in the details below for each business		
	Bus	iness Name	Describe the nature of the business	Employer Identification num	ber
		Iress ber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Secur  Dates business existed	ity number or ITIN.
28.			otcy, did you give a financial statement to	o anyone about your business? In	nclude all financial
	instit	tutions, creditors, or other parties.			
		No			
		Yes. Fill in the details below.			
	Nam	ne Iress	Date Issued		
		ber, Street, City, State and ZIP Code)			
Pai	rt 12:	Sign Below			
are with	true a 1 a bai	nd correct. I understand that making a	inancial Affairs and any attachments, an a false statement, concealing property, c o \$250,000, or imprisonment for up to 20	or obtaining money or property by	
/s/	Mich	ael Maiorano	/s/ Lee A Fullilove-Maiorar	10	
		Maiorano	Lee A Fullilove-Maiorano		
_ `		e of Debtor 1	Signature of Debtor 2		
Da	te M	larch 28, 2018	Date <u>March 28, 2018</u>		
	-	ttach additional pages to Your Statem	ent of Financial Affairs for Individuals F	Filing for Bankruptcy (Official Forn	n 107)?
■ \ □ \					
<b>□</b> \	res				
Did ■ N		ay or agree to pay someone who is no	ot an attorney to help you fill out bankru	ptcy forms?	
		ame of Person . Attach the <i>Bankr</i>	ruptcy Petition Preparer's Notice, Declaration	on. and Signature (Official Form 119	).
	ial Forr		ment of Financial Affairs for Individuals Filing		page 7

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Debtor 1 Michael Maiorano

Debtor 2 Lee A Fullilove-Maiorano

Case number (if known)

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Debtor 1	Michael Maior	ano		
	First Name	Middle Name	Last Name	
Debtor 2	Lee A Fullilov	e-Maiorano		
(Spouse if, filing)	First Name	Middle Name	Last Name	
Case number (if known)				☐ Check if this is a
				amended filing

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C
Creditor's Mid Atlantic Finance C	■ Surrender the property.	□ No
name:  Description of 2009 Chevy Malibu 139000	<ul> <li>Retain the property and redeem it.</li> <li>Retain the property and enter into a Reaffirmation Agreement.</li> </ul>	■ Yes
property <b>miles</b> securing debt:	☐ Retain the property and [explain]:	
Creditor's Mid Atlantic Finance C	■ Surrender the property.	□No
name:  Description of 2005 Nissan Murano SL 190750	<ul> <li>Retain the property and redeem it.</li> <li>Retain the property and enter into a         Reaffirmation Agreement.     </li> </ul>	■ Yes
property <b>miles</b> securing debt:	☐ Retain the property and [explain]:	

#### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

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	otor 1 otor 2	Michael Maiorano Lee A Fullilove-Maiorano	Case number (if known)	
Les	sor's n	ame:		
	scription perty:	n of leased	□ Yes	
	sor's na	ame: n of leased	□ No	
Pro	perty:		☐ Yes	
	sor's na	ame: n of leased	□ No	
Pro	perty:		☐ Yes	
	sor's na	ame: n of leased	□ No	
Property:		. 6. 164664	☐ Yes	
	sor's n	ame: n of leased	□ No	
	perty:	TOHEASEU	☐ Yes	
	sor's n		□ No	
	perty:	n of leased	☐ Yes	
	sor's na	ame: n of leased	□ No	
	perty:	101104004	☐ Yes	
Par	t 3:	Sign Below		
Und prop	er pen	alty of perjury, I declare that I have in nat is subject to an unexpired lease.	licated my intention about any property of my estate that secures a debt and ar	ny personal
X	/s/ M	lichael Maiorano	X /s/ Lee A Fullilove-Maiorano	
		ael Maiorano ature of Debtor 1	Lee A Fullilove-Maiorano Signature of Debtor 2	
	Signa	ILLING OF DEDIOF I	dignature of Debtor 2	
	Date	March 28, 2018	Date <b>March 28, 2018</b>	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-08982 Doc 1 Filed 03/28/18 Entered 03/28/18 11:41:24 Desc Main Document Page 55 of 60

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court**Northern District of Illinois

In	Michael Maiorano re Lee A Fullilove-Maiorano		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN			. ,	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy, of or in connection with the ban	or agreed to be paid akruptcy case is as fol	to me, for services rendered or to	
	For legal services, I have agreed to accept			1,000.00	
	Prior to the filing of this statement I have received		\$	1,000.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed comp	ensation with any other person	unless they are mem	bers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				
5.	In return for the above-disclosed fee, I have agreed to re	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:			
	<ul><li>a. Analysis of the debtor's financial situation, and rende</li><li>b. Preparation and filing of any petition, schedules, state</li><li>c. Representation of the debtor at the meeting of creditor</li><li>d. [Other provisions as needed]</li></ul>	ement of affairs and plan which	may be required;		
	Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hor	ns as needed; preparation			
6.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis any other adversary proceeding.			es, relief from stay actions or	
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any s bankruptcy proceeding.	y agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in	
	March 28, 2018	/s/ Charles L. Sch			
	Date	Charles L. Schmi Signature of Attorne			
		Law Office of Ch			
		117 W Washingto	on Street		
		Morris, IL 60450 815-942-0701 Fa	ıx: 815-531-1041		
		cschmidt60450@			
		Name of law firm			

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Michael Maiorano Lee A Fullilove-Maiorano		Case No.	
		Debtor(s)	Chapter <b>7</b>	
	VE	RIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	37
	(our) knowledge.	hereby verifies that the list of cred	nois is true and correct to	ine best of my
Date:	March 28, 2018	/s/ Michael Maiorano Michael Maiorano		
		Signature of Debtor		
Date:	March 28, 2018	/s/ Lee A Fullilove-Maiorano		
	_	Lee A Fullilove-Maiorano		-
		Signature of Debtor		

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